

**UNITED STATES BANKRUPTCY COURT**

WESTERN DISTRICT OF NEW YORK

In re: CYNTHIA GREEN

Case No.: 1321145

Debtor(s)

**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

George M. Reiber, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. Section 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 07/22/2013.
- 2) The plan was confirmed on 02/10/2014.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C Section 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 08/13/2018.
- 6) Number of months from filing or conversion to last payment: 61.
- 7) Number of months case was pending: 65.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: 3,585.00.
- 10) Amount of unsecured claims discharged without full payment: 145,432.40.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor:	\$31,661.00
Less amount refunded to debtor:	\$803.00

<b>NET RECEIPTS:</b>	<b>\$30,858.00</b>
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**Expenses of Administration:**

Attorney's Fees Paid Through The Plan:	\$3,362.00
Court Costs:	\$ .00
Trustee Expenses and Compensation:	\$2,415.02
Other:	\$ .00

<b>TOTAL EXPENSES OF ADMINISTRATION:</b>	<b>\$5,777.02</b>
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Attorney fees paid and disclosed by debtor:	\$38.00
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**Scheduled Creditors:**

<u>Creditor Name</u>	<u>Class</u>	<u>Claim Scheduled</u>	<u>Claim Asserted</u>	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
ACS EDUCATION/BANK OF AMERICA	Unsecured	12,500.00	NA	NA	.00	.00
AMERICAN TAX FUNDING	Secured	6,500.00	6,356.08	6,356.08	6,356.08	2,683.29
AMERICREDIT FINANCIAL SERVICES	Secured	24,000.00	24,032.20	.00	.00	.00
AMERICREDIT FINANCIAL SERVICES	Unsecured	NA	NA	NA	.00	.00
BANK OF AMERICA	Unsecured	NA	NA	NA	.00	.00
BANK OF AMERICA/FIA CARD SERVICE	Unsecured	NA	NA	NA	.00	.00
CAPITAL ONE	Unsecured	NA	NA	NA	.00	.00
CAPITAL ONE BANK	Unsecured	288.00	227.93	227.93	15.78	.00
CITIFINANCIAL	Secured	NA	NA	NA	.00	.00
CITY OF ROCHESTER	Secured	400.00	400.00	400.00	400.00	78.81
CITY OF ROCHESTER	Unsecured	NA	520.00	520.00	35.97	.00
DEPT OF EDUCATION/NELNET	Unsecured	7,594.00	NA	NA	.00	.00
DEPT OF EDUCATION/NELNET	Unsecured	5,661.00	NA	NA	.00	.00

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DEPT OF EDUCATION/NELNET	Unsecured	5,530.00	NA	NA	.00	.00
DEPT OF EDUCATION/NELNET	Unsecured	5,500.00	NA	NA	.00	.00
DEPT OF EDUCATION/NELNET	Unsecured	5,046.00	NA	NA	.00	.00
DEPT OF EDUCATION/NELNET	Unsecured	4,007.00	NA	NA	.00	.00
DEPT OF EDUCATION/NELNET	Unsecured	3,628.00	NA	NA	.00	.00
DEPT OF EDUCATION/NELNET	Unsecured	3,500.00	NA	NA	.00	.00
DEPT OF EDUCATION/NELNET	Unsecured	3,388.00	NA	NA	.00	.00
DEPT OF EDUCATION/NELNET	Unsecured	2,670.00	NA	NA	.00	.00
DEPT OF EDUCATION/NELNET	Unsecured	2,250.00	NA	NA	.00	.00
DEPT OF EDUCATION/NELNET	Unsecured	1,008.00	NA	NA	.00	.00
ECMC	Unsecured	NA	9,562.47	9,562.47	661.17	.00
EOS CCA	Unsecured	1,524.00	NA	NA	.00	.00
EOS CCA - EOS	Unsecured	155.00	NA	NA	.00	.00
EOS CCA - EOS	Unsecured	85.00	NA	NA	.00	.00
EOS CCA - EOS	Unsecured	85.00	NA	NA	.00	.00
EOS CCA - EOS	Unsecured	65.00	NA	NA	.00	.00
EOS CCA - EOS	Unsecured	65.00	NA	NA	.00	.00
EOS CCA - EOS	Unsecured	65.00	NA	NA	.00	.00
EOS CCA - EOS	Unsecured	57.00	NA	NA	.00	.00
FRONTIER TELEPHONE OF ROCH	Unsecured	438.00	438.55	438.55	30.40	.00
FRONTIER TELEPHONE OF ROCH	Unsecured	NA	NA	NA	.00	.00
GLOBAL PAYMENTS	Unsecured	150.00	150.00	150.00	10.41	.00
GLOBAL PAYMENTS	Unsecured	150.00	NA	NA	.00	.00
INTERNAL REVENUE SERVICE	Priority	NA	2,951.74	2,951.74	2,951.74	.00
JEFFERSON CAPITAL SYSTEMS, LLC	Unsecured	NA	1,291.88	1,291.88	89.33	.00
JORDAN S KATZ, ESQ.	Unsecured	NA	.00	.00	.00	.00
NCO FINANCIAL	Unsecured	143.00	NA	NA	.00	.00
NELNET INC	Unsecured	NA	NA	NA	.00	.00
NYS DEPT OF TAX & FINANCE	Priority	NA	1,734.30	.00	.00	.00
NYS DEPT OF TAX & FINANCE	Unsecured	NA	.00	.00	.00	.00
PAYMENT CENTER	Unsecured	NA	NA	NA	.00	.00
PAYMENT CENTER	Unsecured	NA	NA	NA	.00	.00
PAYMENT CENTER	Unsecured	NA	NA	NA	.00	.00
PAYMENT CENTER	Unsecured	NA	NA	NA	.00	.00
PAYMENT CENTER	Unsecured	NA	NA	NA	.00	.00
PAYMENT CENTER	Unsecured	NA	NA	NA	.00	.00
PAYMENT CENTER	Unsecured	NA	NA	NA	.00	.00
PAYMENT CENTER	Unsecured	NA	NA	NA	.00	.00
PAYMENT CENTER	Unsecured	NA	NA	NA	.00	.00
PAYMENT CENTER	Unsecured	NA	NA	NA	.00	.00

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PAYMENT CENTER	Unsecured	NA	NA	NA	.00	.00
PAYMENT CENTER	Unsecured	NA	NA	NA	.00	.00
PAYMENT CENTER	Unsecured	NA	NA	NA	.00	.00
PREMIERE CREDIT OF NORTH AMERICA	Unsecured	9,528.00	NA	NA	.00	.00
RJM ACQUISITIONS LLC	Unsecured	NA	187.66	187.66	13.03	.00
ROBERT COOK, ESQ.	Priority	NA	NA	NA	.00	.00
SECURITY CREDIT SYSTEMS	Unsecured	435.00	NA	NA	.00	.00
SN SERVICING CORPORATION	Unsecured	NA	.00	.00	.00	.00
SOLOMON & SOLOMON, P.C.	Unsecured	172.00	NA	NA	.00	.00
SUMMIT FEDERAL CR UNION	Secured	5,950.00	6,000.05	6,000.05	6,000.05	604.86
U S ATTORNEY FOR IRS	Priority	NA	NA	NA	.00	.00
U.S. BANK TRUST NATIONAL ASSOC.	Secured	28,819.00	30,320.48	750.00	750.00	.00
U.S. DEPARTMENT OF EDUCATION	Unsecured	7,905.00	63,358.63	63,358.63	4,390.30	.00
UNITY HEALTH SYSTEMS	Unsecured	140.00	140.43	140.43	9.76	.00
US ATTORNEY'S OFFICE	Priority	NA	NA	NA	.00	.00
US ATTORNEY'S OFFICE	Priority	NA	NA	NA	.00	.00
WESTGATE RESORTS	Secured	6,000.00	NA	NA	.00	.00
WESTGATE RESORTS	Secured	NA	NA	NA	.00	.00
WESTGATE VACATION VILLAS	Secured	NA	NA	NA	.00	.00

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WESTGATE VACATION VILLAS	Secured	NA	NA	NA	.00	.00

**Summary of Disbursements to Creditors:**

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing:	.00	.00	.00
Mortgage Arrearage:	750.00	750.00	.00
Debt Secured by Vehicle:	6,000.05	6,000.05	604.86
All Other Secured:	6,756.08	6,756.08	2,762.10
<b>TOTAL SECURED:</b>	13,506.13	13,506.13	3,366.96

**Priority Unsecured Payments:**

Domestic Support Arrearage:	.00	.00	.00
Domestic Support Ongoing:	.00	.00	.00
All Other Priority:	2,951.74	2,951.74	.00
<b>TOTAL PRIORITY:</b>	2,951.74	2,951.74	.00

<b>GENERAL UNSECURED PAYMENTS:</b>	75,877.55	5,256.15	.00
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**Disbursements:**

Expenses of Administration:	\$5,777.02		
Disbursements to Creditors:	\$25,080.98		
<b>TOTAL DISBURSEMENTS:</b>			\$30,858.00

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Date: 12/21/2018

By: /s/George M. Reiber

Standing Chapter 13 Trustee

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. Section 1320.4(a)(2) applies.